

# Think you can't afford quality health insurance coverage? Think again.

Whatever your situation, it's possible to find affordable health insurance without sacrificing quality coverage. You just need to look in the right places. **One of those places is here. With Aetna.**



Aetna knows you are a smart consumer who may be looking for a quality health insurance plan. If you are already using \$4 generic drugs or free antibiotics offered by local pharmacies or grocery stores, then our Value 2000 or 2500 and 5000 with Limited Rx benefits can help you get the quality health insurance you didn't think you could afford.

## Value 2000

If you are interested in the benefits of our Value 3000 and Value 5000 health insurance plans, but are looking for something with a lower deductible...**then the Value 2000 plan may be right for you.**

With the state of the current economy, you may be looking to lower your costs wherever you can. However, one of the things that's important for you to maintain is health insurance coverage for you and your family. At Aetna, we know it may be difficult for you to meet your family budget on a monthly basis. With that in mind, we have created a health insurance plan that has the best of both – it includes the medical and eye care savings together at a reasonable costs that can meet the needs of many family budgets.

## 2500 and 5000 with Limited Rx

If you like our 2500 and 5000 health insurance plans, but you are looking for something more affordable...then these plans may work for you because they were designed with lower costs for smart consumers.

### **Take advantage of great offers at your local pharmacy or grocery store.**

These plans have limited pharmacy benefits, which may be perfect for you if you are young or don't take many prescription drugs. Even if you do, you may want to take advantage of great offers for generic drugs or antibiotics at pharmacies and grocery stores in your local neighborhood.

**For more detailed information on Aetna Advantage Plans for Individuals, Families and the Self-Employed, please refer to the brochure you received in your enrollment kit.**

**You don't have to give up quality to gain affordability when choosing an Aetna health insurance plan.**

These plans may be used on a short-term basis – or longer – depending on your needs.

**If you still have questions, call your broker.**

# New Plans for 2009 in Florida

MEMBER BENEFITS	Managed Choice Open Access Value 2000		Managed Choice Open Access 2500 with Limited Rx		Managed Choice Open Access 5000 with Limited Rx	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*	In-Network	Out-of-Network*
<b>Deductible</b>						
Individual	\$2,000	\$4,000	\$2,500	\$5,000	\$5,000	\$10,000
Family	\$4,000	\$8,000	\$5,000	\$10,000	\$10,000	\$20,000
<b>Coinsurance</b> (Member's responsibility)	20% after deductible up to out-of-pocket max.	50% after deductible up to out-of-pocket max.	20% after deductible up to out-of-pocket max.	50% after deductible up to out-of-pocket max.	20% after deductible up to out-of-pocket max.	50% after deductible up to out-of-pocket max.
	\$0 once out-of-pocket max. is satisfied		\$0 once out-of-pocket max. is satisfied		\$0 once out-of-pocket max. is satisfied	
<b>Coinsurance Maximum</b>						
Individual	\$2,000	\$6,000	\$2,500	\$5,000	\$2,500	\$2,500
Family	\$4,000	\$12,000	\$5,000	\$10,000	\$5,000	\$5,000
<b>Out-of-Pocket Maximum</b>						
Individual	\$4,000	\$10,000	\$5,000	\$10,000	\$7,500	\$12,500
Family	\$8,000	\$20,000	\$10,000	\$20,000	\$15,000	\$25,000
	<i>Includes deductible</i>		<i>Includes deductible</i>		<i>Includes deductible</i>	
<b>Lifetime Maximum* per insured</b>	\$5,000,000		\$5,000,000		\$5,000,000	
<b>Non-Specialist Office Visit</b> General Physician, Family Practitioner, Pediatrician or Internist	Visit 1-5 \$30 copay, deductible waived; Visit 6+ member pays 100%; Aetna discount applies; Aetna pays 100% once out of pocket is met. Spec & non-spec share visit max	50% after deductible	\$30 copay deductible waived	50% after deductible	\$40 copay deductible waived	50% after deductible
<b>Specialist Visit</b>	Visit 1-5 \$50 copay, deductible waived; Visit 6+ member pays 100%; Aetna discount applies; Aetna pays 100% once out of pocket is met. Spec & non-spec share visit max	50% after deductible	\$40 copay deductible waived	50% after deductible	\$50 copay deductible waived	50% after deductible
<b>Hospital Admission</b>	40% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
<b>Outpatient Surgery</b>	20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
<b>Urgent Care Facility</b>	\$50 copay deductible waived	50% after deductible	\$50 copay deductible waived	50% after deductible	\$50 copay deductible waived	50% after deductible
<b>Emergency Room</b>	\$150 copay** (waived if admitted) after deductible		\$150 copay** (waived if admitted) after deductible		\$150 copay** (waived if admitted) after deductible	
<b>Annual Routine Gyn Exam</b> <i>No waiting period, no calendar year max. Annual Pap/Mammogram</i>	\$0 copay deductible waived	50% after deductible	\$0 copay deductible waived	50% after deductible	\$0 copay deductible waived	50% after deductible
<b>Maternity</b>	Not covered <i>(except for pregnancy complications)</i>		Not covered <i>(except for pregnancy complications)</i>		Not covered <i>(except for pregnancy complications)</i>	
<b>Preventive Health — Routine Physical</b> <i>Aetna will pay up to \$200 per exam*</i>	\$30 copay deductible waived	50% after deductible	\$30 copay deductible waived	50% after deductible	\$40 copay deductible waived	50% after deductible
	<i>Includes lab work and X-rays</i>		<i>Includes lab work and X-rays</i>		<i>Includes lab work and X-rays</i>	
<b>Lab/X-Ray</b>	20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
<b>Skilled Nursing</b> — in lieu of hospital <i>30 days per calendar year*</i>	40% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
<b>Physical/Occupational Therapy and Chiropractic Care</b> <i>24 visits per calendar year*</i>	20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
	<i>Aetna will pay up to \$25 per visit max.</i>		<i>Aetna will pay up to \$25 per visit max.</i>		<i>Aetna will pay up to \$25 per visit max.</i>	
<b>Home Health Care</b> — in lieu of hospital <i>30 visits per calendar year*</i>	20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
<b>Durable Medical Equipment</b> <i>Aetna will pay up to \$2,000 per calendar year*</i>	40% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
<b>PHARMACY</b>						
<b>Pharmacy Deductible</b> per individual	Not Applicable	Not Applicable	\$1,000	\$1,000	\$1,000	\$1,000
<b>Generic</b> <i>Oral Contraceptives Included</i>	\$15 copay	\$15 copay plus 50%	\$15 copay	\$15 copay plus 50%	\$15 copay	\$15 copay plus 50%
<b>Preferred Brand</b> <i>Oral Contraceptives Included</i>	Not covered <i>Aetna Discount Applies</i>	Not covered	Not covered	Not covered	Not covered	Not covered
<b>Non-Preferred Brand</b> <i>Oral Contraceptives Included</i>	Not covered <i>Aetna Discount Applies</i>	Not covered	Not covered	Not covered	Not covered	Not covered
<b>Self Injectables</b>	Not covered <i>Aetna Discount Applies</i>	Not covered	Not covered	Not covered	Not covered	Not covered
<b>Calendar Year Maximum</b> per individual	\$5,000	\$5,000	Unlimited	Unlimited	Unlimited	Unlimited

\* Maximum applies to combined in and out-of-network benefits.

\*\* Copay is billed separately and not due at time of service. Copay does not count towards coinsurance or out-of-pocket maximum.

+ Payment for out-of-network facility covered expenses is determined based on Aetna's Market Fee Schedule. Payment for out-of-network non-facility covered expenses is determined based on the negotiated charge that would apply if such services were received from a Network Provider.

**Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out-of-state blanket trust. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans. These plans are medically underwritten and you may be declined coverage in accordance with your health condition.**

Health insurance plans contain exclusions and limitations. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Aetna receives rebates from drug manufacturers they may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions.



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